

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

MATT V. SMITH
LAUREL L. SASSI
Debtor(s)

Case No. 18-23249CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/15/2018.
- 2) The plan was confirmed on 10/26/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 03/07/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 08/25/2021.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,412.04.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$82,956.73
Less amount refunded to debtor	\$21.67

NET RECEIPTS: **\$82,935.06**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,494.04
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$6,994.04**

Attorney fees paid and disclosed by debtor: \$1,500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AHN FORBES	Unsecured	1,522.32	NA	NA	0.00	0.00
ALLEGHENY RADIOLOGY++	Unsecured	95.00	NA	NA	0.00	0.00
BANK OF AMERICA NA** (LMP)	Unsecured	3,087.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE - DI	Secured	10,093.00	10,125.43	10,125.43	7,067.40	1,697.16
CAPITAL ONE BANK (USA) NA BY	Unsecured	684.70	684.70	684.70	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	301.00	326.96	326.96	0.00	0.00
CAPITAL ONE BANK (USA) NA BY	Unsecured	3,085.00	3,123.69	3,123.69	0.00	0.00
COLUMBIA GAS OF PA INC(*)	Unsecured	96.70	96.70	96.70	0.00	0.00
DEPARTMENT STORES NATIONAL	Unsecured	229.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORP	Secured	0.00	98.03	98.03	78.56	0.00
FREEDOM MORTGAGE CORP	Secured	82,879.94	82,491.35	0.00	20,367.70	0.00
NOVACARE REHABILITATION	Unsecured	10.00	NA	NA	0.00	0.00
PENNYMAC LOAN SERVICES LLC	Secured	108,791.39	114,954.23	0.00	26,794.39	0.00
PENNYMAC LOAN SERVICES LLC	Secured	0.00	13,496.07	13,496.07	13,110.81	0.00
PNC BANK NA	Unsecured	18,036.00	18,036.87	18,036.87	0.00	0.00
PROGRESSIVE INSURANCE CO	Unsecured	199.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - CI	Unsecured	NA	515.23	515.23	0.00	0.00
SOUTHMORELAND SD & EVERSON	Priority	127.55	51.57	0.00	0.00	0.00
SOUTHMORELAND SD & EVERSON	Unsecured	0.00	77.50	77.50	0.00	0.00
TAX AUTH OR TYPE TAX UNKNO	Priority	853.17	NA	NA	0.00	0.00
THD/CBSD	Unsecured	3,796.00	NA	NA	0.00	0.00
UNIONTOWN HOSPITAL	Unsecured	332.90	NA	NA	0.00	0.00
UPMC	Unsecured	10.00	NA	NA	0.00	0.00
WASHINGTON HEALTH SYSTEM	Unsecured	5.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA D/B/A WE	Secured	9,117.00	9,086.46	9,086.46	6,825.00	0.00
WESTMORELAND-FAYETTE MUNI	Unsecured	190.74	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$47,162.09	\$0.00
Mortgage Arrearage	\$13,594.10	\$13,189.37	\$0.00
Debt Secured by Vehicle	\$19,211.89	\$13,892.40	\$1,697.16
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$32,805.99	\$74,243.86	\$1,697.16
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,861.65	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$6,994.04</u>
Disbursements to Creditors	<u>\$75,941.02</u>
TOTAL DISBURSEMENTS :	<u>\$82,935.06</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 08/27/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.